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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/702,144	11/05/2003	Laszlo Kulcsar	4205.002	7816
7590	06/01/2006		EXAMINER	
LISA A. BRZYCKI Gehrke & Associates, S.C. 123 North 86th Street Wauwatosa, WI 53226			HAVAN, THU THAO	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 06/01/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/702,144	KULCSAR ET AL	
	Examiner	Art Unit	
	Thu Thao Havan	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 17 March 2006.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-12 and 16-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-12 and 16-20 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____.

DETAILED ACTION

Response to Amendment

Claims 1-12 and 16-20 are pending. This action is in response to the RCE received March 17, 2006.

Response to Arguments

Applicant's arguments with respect to claims 1-12 and 16-20 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

- (a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.
- (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-12 and 16-20 are rejected under 35 U.S.C. 102(a) or (e) as being anticipated by Hirka et al. (US publication no. 2003/0061157).

Re claim 1, Hirka teaches a method for coordinating the management of credit between an Internet user and a plurality of lending institutions via the Internet (para. 0008 and 0070), comprising the steps of:

receiving account information on the at least two accounts (para. 0008-0009;

Hirka teaches many accounts by accessing multiple types of accounts) from the plurality of lending institutions of the Internet user (para. 0002 and 0070);

storing the account information in a database (para. 0028, 0037, and 0050);

receiving selection criteria from the Internet user specifying conditions under which each of the accounts (para. 0008-0009; Hirka teaches many accounts by accessing multiple types of accounts) is authorized to be used (para. 0061);

receiving from a merchant a request for authorization of a transaction (para. 0044); *Hirka teaches a merchant requests for a transaction*;

processing the request including selecting one of the accounts (para. 0008-0009; Hirka teaches many accounts by accessing multiple types of accounts) to be used for the transaction (para. 0044);

transmitting the account information corresponding to the selected account to the lending institution associated with the selected account (para. 0045);

receiving an authorization status from the lending institution (para. 0023); *Hirka discloses institution makes authorization decisions and debits the correct actual account*;

selecting a different account to request authorization from the lending institution associated with the selected account if the authorization status is a denial (para. 0026, 0052, and 0007); *Hirka discloses a denial status by setting a criteria on the transaction. For example, transactions could be debited from a bank account when the balance*

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exceeds a set value, but debited from a linked brokerage account when the balance of the bank account falls below the set value; and

transmitting the authorization status to the merchant (para. 0049).

Re claim 2, Hirka teaches transmitting the account information corresponding to the selected account to a credit card management gateway, wherein the gateway routes the authorization request to the lending institution associated with the selected account; wherein the credit card management gateway receives the authorization status from the lending institution and transmits the authorization status to the database (para. 0025-0027 and 0029).

Re claim 3, Hirka teaches the step of receiving account information comprises the steps of displaying a document welcoming the Internet user, displaying a document explaining the coordination of the credit management process, displaying a document explaining the services provided, requesting the account information including a name of the lending institution, an account number, a credit balance, a payment due date, an interest rate, a billing address, an account limit, a web site corresponding to the account, a password corresponding to the account on the web site associated with the lending institution, and a list of names authorized to use the account (para. 0032, 0037, and 0015).

Re claim 4, Hirka teaches a system as claimed in claim 1. Therefore the rationale applied in the rejection of claim 1 applies herein.

Re claim 5, Hirka teaches transmitting the account information corresponding to the selected account to a credit card management gateway, wherein the gateway routes

the authorization request to the lending institution associated with the selected account; and wherein the credit card management gateway receives the authorization status from the lending institution and transmits the authorization status to the database (para. 0050 and 0022).

Re claim **6**, Hirka teaches transmitting means comprises the Internet (para.0070).

Re claim **7**, Hirka teaches security means (para. 0023). *Hirka discloses requirement of pin numbers to access an account, which is a type of security feature.*

Re claim **8**, Hirka teaches security means comprises a user-defined PIN code that is entered prior to a merchant swiping a card to initiate a transaction (para. 0023).

Re claim **9**, Hirka teaches card includes at least one magstripe (para. 0016 and 0017).

Re claim **10**, Hirka teaches at least one magstripe corresponds to the database (para.0017 and 0050).

Re claim **11**, Hirka teaches at least one magstripe corresponds to the selected account (para. 0017).

Re claim **12**, Hirka teaches at least one magstripe corresponds to a telephone minutes account (para. 0017 and 0015).

Re claim **16**, Hirka teaches a system as claimed in claim 1. Therefore the rationale applied in the rejection of claim 1 applies herein except for the limitations of a magstripe writing device configured to write data to a magstripe on a card corresponding to a particular account and means for receiving selection criteria from the

Internet user specifying which credit account information is to be written by the magstripe writing device on the card (para. 0015-0017).

Re claim 17, Hirka teaches magstripe writing device erases the magstripe on the card and rewrites a new barcode on the card corresponding to a different credit account (para. 0017 and 0037). *Hirka discloses magstripe writing device consisting of a card may have account data pertaining to a credit card account stored on a first track on the card, account data pertaining to debit account stored on a second track, data pertaining to a first stored value account in a third track, and data pertaining to second stored value account in a fourth track.*

Re claim 18, Hirka teaches magstripe writing device erases the magstripe on the card and rewrites a new barcode on the card corresponding to a different credit account (para. 0017).

Re claim 19, Hirka teaches account information is stored on a removable storage device (para. 0026 and 0016-0017). *The magnetic card of Hirka is a removable storage device since it can be transferable.*

Re claim 20, Hirka teaches magstripe writing device is integrated into a personal computer (para. 0015-0017, 0037, and 0070).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thu Thao Havan whose telephone number is (571) 272-8111. The examiner can normally be reached on Monday-Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct-uspto.gov/>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at (866) 217-9197 (toll-free).



Thu Thao Havan
Art Unit 3624
5/29/2006